

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 21-10014-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen J. Devito  
37 South Spray Avenue  
Atlantic City, NJ 08401

Social Security No.:

xxx-xx-6413

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 4/11/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: April 11, 2025

JAN: cm

Jeanne Naughton  
Clerk

In re:  
Karen J. Devito  
Debtor

Case No. 21-10014-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Apr 11, 2025

Form ID: 148

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2025:

Recip ID	Recipient Name and Address
db	+ Karen J. Devito, 37 South Spray Avenue, Atlantic City, NJ 08401-6463
cr	+ MTAG Cust. for FIG Capital Investment NJ 13, 400 Riverside Ave., Suite 400, Jacksonville, FL 32202
519064553	+ Keystone Servicing Company, c/o Flaster Greenberg PC, Christopher J. Chiacchio, 1810 Chapel Avenue, Cherry Hill, NJ 08002-4618
519064550	+ MTAG CUST FIG CAP INV NJ13, C/O SUBRANNI ZAUBER, 750 ROUTE 73 SOUTH, STE 307B, Marlton, NJ 08053-4191
519449863	+ Pentagon Federal Credit Union, 6191 N State Hwy. 161, Suite 500, Irving, TX 75038-2274

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2025 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2025 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519064551	+ EDI: CAPITALONE.COM	Apr 12 2025 00:49:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
519064552	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 11 2025 21:27:00	Enerbank, 1245 E Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
519137741	+ Email/Text: ar@figadvisors.com	Apr 11 2025 21:27:00	MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 669505, Dallas, TX 75266-0392
519133886	Email/Text: bkrgeneric@penfed.org	Apr 11 2025 21:25:00	Pentagon Federal Credit Union, P.O. Box 1432, Alexandria, VA 22313
519064556	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2025 21:25:00	PNC, PO Box 3180, Pittsburgh, PA 15230
519115206	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2025 21:25:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519064557	EDI: PRA.COM	Apr 12 2025 00:49:00	Portfolio Recovery Associates, POB 41067, Norfolk, VA 23541
519129576	EDI: PRA.COM	Apr 12 2025 00:49:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519064555	+ Email/Text: bkrgeneric@penfed.org	Apr 11 2025 21:25:00	Pentagon FCU, POB 456, Alexandria, VA 22313-0456
519064554	+ Email/Text: bkrgeneric@penfed.org	Apr 11 2025 21:25:00	Pentagon FCU, 1001 N Fairfax St, Alexandria, VA 22314-1797
519070106	EDI: Q3G.COM	Apr 12 2025 00:49:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519669123	+ Email/Text: ar@figadvisors.com	Apr 11 2025 21:27:00	Stone Wool 22 LLC, 1000 Riverside Drive, Ste. 400, Jacksonville, FL 32204-4108

District/off: 0312-1

User: admin

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Date Rcvd: Apr 11, 2025

Form ID: 148

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519669124 + Email/Text: ar@figadvisors.com

Apr 11 2025 21:27:00

Stone Wool 22 LLC, 1000 Riverside Drive, Ste.  
400, Jacksonville, Fl. 32204, Stone Wool 22 LLC,  
1000 Riverside Drive 32204-4108

TOTAL: 15

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519449864	*+	Pentagon Federal Credit Union, 6191 N State Hwy. 161, Suite 500, Irving, TX 75038-2274

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Brian C. Nicholas	on behalf of Creditor PENTAGON FEDERAL CREDIT UNION brian+ecf@briannicholas.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Pentagon Federal Credit Union phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Richard D. Trenk	on behalf of Creditor City of Atlantic City rtrenk@trenkisabel.law averdugo@tisslaw.com
Robert H. Johnson	on behalf of Debtor Karen J. Devito ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com
Robert S. Roglieri	on behalf of Creditor City of Atlantic City rroglieri@trenkisabel.law mmassoud@trenkisabel.law
Robert W. Keyser	on behalf of Creditor MTAG Cust. for FIG Capital Investment NJ 13 rkeyser@taylorandkeyser.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11